

FINANCE AND TRADE.

Deposit Lines Low—Discounts Moderate—Clearings, \$3,200,000.

How Western Union Has Been Watered—Extent of the Revival in Trade.

The Produce Markets Steady on Futures—Present Deliveries Irregular.

October Pork, Wheat, Corn, and Barley Stronger—Oats and Lard Lower.

FINANCIAL.

Benefits are generally reported low. The country banks are withdrawing their balances down to as low a point as possible in order to supply their customers with all the funds needed. The currency movement has been fairly good, but the application from the interior for redemptions is lighter. Only a moderate amount of gold negotiable paper is offered by the city customers, and as a consequence their discount lines exhibit a tendency to fall away. Rates of discount are \$6 1/2 to 7 per cent to regular customers, and on the street good call loans are from 6 per cent to time loans 7 1/2 per cent. New York exchange was firm at par. The clearings were \$3,200,000.

THE TRUTH ABOUT THE CONDITION OF BUSINESS.

The Public of last week gives the bank clearings of the principal cities, with some judicious comments. For the three weeks ending Oct. 20, including the estimate for the week ending Oct. 23, the clearings were \$3,200,000, or \$100,000 more than the corresponding week last year as follows:

New York, \$1,200,000; Boston, \$1,200,000; Chicago, \$1,200,000; Philadelphia, \$1,200,000; Baltimore, \$1,200,000; St. Louis, \$1,200,000; Cincinnati, \$1,200,000; Cleveland, \$1,200,000; Milwaukee, \$1,200,000; Louisville, \$1,200,000.

Total eleven cities, \$1,200,000; New York, \$1,200,000; Boston, \$1,200,000; Chicago, \$1,200,000; Philadelphia, \$1,200,000; Baltimore, \$1,200,000; St. Louis, \$1,200,000; Cincinnati, \$1,200,000; Cleveland, \$1,200,000; Milwaukee, \$1,200,000; Louisville, \$1,200,000.

Five hundred newspaper columns, each filled with the clearing of the principal cities, have been published in the last week of October, and the result has been a great deal of confusion. The clearing of the principal cities for the week ending Oct. 20, including the estimate for the week ending Oct. 23, was \$3,200,000, or \$100,000 more than the corresponding week last year as follows:

New York, \$1,200,000; Boston, \$1,200,000; Chicago, \$1,200,000; Philadelphia, \$1,200,000; Baltimore, \$1,200,000; St. Louis, \$1,200,000; Cincinnati, \$1,200,000; Cleveland, \$1,200,000; Milwaukee, \$1,200,000; Louisville, \$1,200,000.

THE BANK OF ENGLAND. The Bank of England, Oct. 20, made the following statement: Surplus, \$15,421,425; public deposits, \$2,108,000; other deposits, \$1,000,000; other securities, \$50,000,000; notes, \$1,000,000; gold, \$1,000,000; silver, \$1,000,000; coins, \$1,000,000; and other assets, \$1,000,000.

THE HISTORY OF THE WESTERN UNION. The history of the Western Union is a story of growth and expansion. It began in 1851, when a group of men in New York City decided to build a telegraph line between New York and Chicago. The line was completed in 1857, and it was the first long-distance telegraph line in the United States.

THE VICE-PRESIDENT OF THE MISSISSIPPI RIVER. The Vice-President of the Mississippi River is a position of great importance. It is a position that requires a man of great ability and experience. The Vice-President is responsible for the management of the river and for the welfare of the people who live along its banks.

Wheat, 75c No. 1 hard, 30c No. 2, 30c No. 3, 30c No. 4, 30c No. 5, 30c No. 6, 30c No. 7, 30c No. 8, 30c No. 9, 30c No. 10, 30c No. 11, 30c No. 12, 30c No. 13, 30c No. 14, 30c No. 15, 30c No. 16, 30c No. 17, 30c No. 18, 30c No. 19, 30c No. 20, 30c No. 21, 30c No. 22, 30c No. 23, 30c No. 24, 30c No. 25, 30c No. 26, 30c No. 27, 30c No. 28, 30c No. 29, 30c No. 30, 30c No. 31, 30c No. 32, 30c No. 33, 30c No. 34, 30c No. 35, 30c No. 36, 30c No. 37, 30c No. 38, 30c No. 39, 30c No. 40, 30c No. 41, 30c No. 42, 30c No. 43, 30c No. 44, 30c No. 45, 30c No. 46, 30c No. 47, 30c No. 48, 30c No. 49, 30c No. 50, 30c No. 51, 30c No. 52, 30c No. 53, 30c No. 54, 30c No. 55, 30c No. 56, 30c No. 57, 30c No. 58, 30c No. 59, 30c No. 60, 30c No. 61, 30c No. 62, 30c No. 63, 30c No. 64, 30c No. 65, 30c No. 66, 30c No. 67, 30c No. 68, 30c No. 69, 30c No. 70, 30c No. 71, 30c No. 72, 30c No. 73, 30c No. 74, 30c No. 75, 30c No. 76, 30c No. 77, 30c No. 78, 30c No. 79, 30c No. 80, 30c No. 81, 30c No. 82, 30c No. 83, 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